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The civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form is fairly of the CI21008 art for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE PROPERSE OF THE FORM.)

(a) PLAINTIFFS	E REVERSE OF THE F	MICHAI	EL W. DO	OBBINS CT IOICIUEND AN	TS		
LIONEL FRANKLIN				CENTRAL CREDIT SERVICES, INC. and ARROW FINANCIAL SERVICES, LLC			
(b) County of Residence of First Listed Plaintiff COOK (EXCEPT IN U.S. PLAINTIFF CASES)				JUDGE KENNELLY County of Residence of First Ingal COURT ATE JUDGE MASON (IN U.S. PLAINTIFF CASES ONLY) NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.			
(c) Attorney's (Firm Name, Address, and Telephone Number) Craig M. Shapiro / Horwitz, Horwitz & Associates, Ltd. 25 E Washington St Ste 900 / Chicago IL 60602 (312) 372-8822				Attorneys (If Known)			
				IZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff			
1 U.S. Government Plaintiff	I			(For Diversity Cases Only) PTF DEF Citizen of This State DEF 1 Incorporated or Principal Place of Business In This State			
2 U.S. Government Defendant				Citizen of Another State 2 2 Incorporated and Principal Place 5 5 Of Business In Another State Citizen or Subject of a 3 3 Foreign Nation 6 6			
			ign Country				
IV. NATURE OF SUI		One Box Only) ORTS	FORFI	EITURE/PENALTY	BANKRUPTCY	OTHER STATUTES	
110 Insurance 120 Marine 130 Miller Act 140 Negotiable Instrument 150 Recovery of Overpayment & Enforcement of Judgment 151 Medicare Act 152 Recovery of Defaulted Student Loans (excl. vet.) 153 Recovery of Overpayment of Veteran's Benefits 160 Stockholders' Suits 190 Other Contract 195 Contract Product Liability 196 Franchise REAL PROPERTY 210 Land Condemnation 220 Foreclosure 230 Rent Lease & Ejectment 240 Torts to Land 245 Tort Product Liability 290 All Other Real Property	PERSONAL INJURY 310 Airplane 315 Airplane Product Liability 320 Assault, Libel & Slander 330 Federal Employers' Liability 340 Marine 345 Marine Product Liability 350 Motor Vehicle 355 Motor Vehicle Product Liability 360 Other Personal Inj. CIVIL RIGHTS 441 Voting 442 Employment 443 Housing/ Accommodations 444 Welfare 445 ADA — Other 440 Other Civil Rights	550 Civil Rights 555 Prison Condition	G20	Agriculture Other Food & Drug Drug Related Seizure of Property 21 USC 881 Liquor Laws R.R. & Truck Airline Regs. Occupational Safety/Health Other LABOR Fair Labor Standards Act Labor/Mgmt. Relations Labor/Mgmt.Reporting & Disclosure Act Railway Labor Act Other Labor Litigation Empl. Ret. Inc. Security Act	864 SSID Title XVI	400 State Reapportionment 410 Antitrust 430 Banks and Banking 450 Commerce/ICC Rates/etc. 460 Deportation 470 Racketeer Influenced and Corrupt Organizations 480 Consumer Credit 490 Cable/Satellite TV 810 Selective Service 850 Security/Commodity/Exch. 875 Customer Challenge 12 USC 3410 891 Agricultural Acts 892 Economic Stabilization Act 893 Environmental Matters 894 Energy Allocation Act 895 Freedom of Information Act 900 Appeal of Fee Determination Under Equal Access to Justice 950 Constitutionality of State Statutes 899 Other Statutory Actions	
V. ORIGIN (PLACE AN "X" IN ONE BOX ONLY) 1 Original Proceeding Proceeding (PLACE AN "X" IN ONE BOX ONLY) Appeal to District Judge from another district (specify) Appeal to District Transferred from another district (specify) Appeal to District Judge from Magistrate Judgment							
VII. CAUSE OF ACTION (Enter U.S. Civil Statute under which you are filing and write a brief statement of cause.) 15 U.S.C. 1692 et seq. Defendants violated the Fair Debt Collection Practices Act VII. PREVIOUS BANKRUPTCY MATTERS (For nature of suit 422 and 423, enter the case number and judge for any associated bankruptcy matter perviously adjudicated by a judge of this Court. Use a separate attachment if necessary) VIII. REQUESTED IN COMPLAINT: CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23 CHECK YES only if demanded in complaint: JURY DEMAND: YII. PREVIOUS BANKRUPTCY MATTERS (For nature of suit 422 and 423, enter the case number and judge for any associated bankruptcy matter perviously adjudicated by a judge of this Court. Use a separate attachment if necessary)							
IX. This case Is not a refiling of a previously dismissed action. Is a refiling of case number, previously dismissed by Judge							
DATE SIGNATURE OF ATTORNEY OF RECORD							
January 17, 2008 s/Craig M. Shapiro							